1	2	3	4	5
23.	Haryana	16363	46.17	35441
24.	Karnataka	196918	69.58	28300
25.	Kerala	160267	98.90	162050
26.	Maharashtra	219000	58.40	375000
27.	Punjab	4423	44.60	9917
28.	Tamil Nadu	220591	96.07	229609
29.	West Bengal	337470	58.93	572651
Union Territories				
30.	A & N Island	286	80.79	354
31.	Chandigarh	1215	100.00	1215
32.	D & N Haveli	65	24.07	270
33.	Daman Diu	0	-	0
34.	Lakshadweep	198	99.00	200
35.	Puducherry	4369	99.54	4389

Credit Guarantee Fund Scheme

2120.Dr. K. MALAISAMY: Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

(a) the extent of success or effect in developing and promoting micro, small and medium industries by implementing Credit Guarantee Fund Scheme;

(b) whether it is a fact that certain banks are still insisting collateral security when it is not needed under the scheme;

(c) whether there would be a penal action against such banks; and

(d) what is the review mechanism available to deal with the implementation of the scheme?

THE MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI MAHAVIR PRASAD): (a) As on 30th November 2008, cumulatively 1,22,888 proposals have been approved for guarantee cover for a total sanctioned loan amount of Rs.3717.51 crore under Credit Guarantee Fund Scheme. As per assessment made from information provided by the Member Lending Institutions (MLIs), the expected turnover of guaranteed units is Rs. 30,108.04 crore with an expected employment generation of 13.24 lakh persons.

(b) and (c) Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) provides guarantee cover in respect of the credit facility extended by MLIs up to Rs. 50 lakh per borrower only if the credit facility is extended by MLI without any collateral security and/or third party guarantee.

While the coverage of loans under the scheme is optional, concerted efforts are being made by the CGTMSE to generate awareness among the MSEs and the MLIs for enhancing the coverage under the scheme.

(d) The progress under the scheme is reviewed regularly by the Ministry of Micro, Small and Medium Enterprises and the Board of Trustees of CGTMSE. In addition, CGTMSE holds meetings with the MLIs from time to time to review the progress made by them in implementation of the scheme.

Promotion of Khadi gramodyog sector

†2121. SHRI JAIPARKASH AGGARWAL: Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

(a) whether any package is under consideration for the development and promotion of Khadi Gramodyog sector; and

(b) if so, the details thereof, State-wise and its present status?

THE MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI MAHAVIR PRASAD): (a) and (b) The Government (in the Ministry of Micro, Small and Medium Enterprises) during 2008-09 has approved the following three new schemes for development and promotion of the khadi and village industry sector through the Khadi and Village Industries Commission (KVIC) and the implementation of which has also already started:-

(i) "Prime Minister's Employment Generation Programme (PMEGP)" for creation of additional employment opportunities through establishment of micro enterprises. The Scheme is being implemented through the KVIC, as the single nodal agency at the national level. At the State/Union Territories level, the scheme is implemented through field offices of KVIC, State/Union Territory Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and Banks. Under this Programme, entrepreneurs can also establish village industries, by availing of margin money assistance from the KVIC/ KVIBs of States & Union Territories/ DICs and loans from implementing public sector scheduled commercial Banks, selected regional rural Banks and co-operative Banks, etc., for projects with a maximum cost of Rs. 10 lakh each in the service/Business sector and up to Rs.25 lakh each in the manufacturing sector. State-wise details of targets for margin money allocation, projects and generation of additional employment opportunities during 2008-.09 under the PMEGP are given in the Statement-I (*See* below).

(ii) Scheme for "Enhancing Productivity and Competitiveness of Traditional Khadi Industries and Artisans" with the objective *inter alia* to make khadi industry more competitive with more market-driven, profitable, production and sustained employment for khadi artisans and related service providers by replacement of obsolete and old machinery and equipment and repairs to/renovation of existing/operational machinery and equipment, extend an evenly balanced and need-based support in all areas of Khadi activities viz. production, distribution, promotion and capacity building. State-

† Original notice of the question was received in Hindi.